ZIONS BANK

MOAB OFFICE 435-259-5961

01/06/2003

RECEIVED

JAN 0 8 2003

DIV. OF OIL, GAS & MINING

Notice of Interest Credited

Dear Client:

The interest your certificate of deposit earned this period was added to your certificate balance, in accordance with your instructions. For your convenience, information about your certificate is provided below:

Certificate Account Number:

Previous Certificate Balance: 124,747.84

Interest Earned This Period: 550.26

Certificate Balance: 125,298.10

Interest Payment Date: 01/11/2003

Interest Rate: 1.750

Certificate Term: 012 MONTH

Issue or Last Renewal Date: 07/11/2002

Last Interest Payment Date: 10/11/2002 Next Renewal Date: 07/11/2003

We appreciate the opportunity to serve you as a valued customer of Zions Bank. Should you have any questions concerning your account, please contact us at the telephone number listed above.

Sincerely,

ZIONS BANK